

Fill in this information to identify the case:

Debtor 1 Jane R. Andrick

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 17-50555-amk

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as
Trustee of the Chalet Series IV Trust

Court claim no. (if known): 1-1

Last 4 digits of any number you use to
identify the debtor's account: 5 6 6 2

Date of payment change:
Must be at least 21 days after date
of this notice 04/06/2023

New total payment: \$ 1,547.03
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 468.21 New escrow payment: \$ 564.51

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Jane R. Andrick

First Name

Middle Name

Last Name

Case number (if known) 17-50555-amk**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons

Signature

Date 02/17/2023

Print:

Molly Slutsky Simons

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com

MICHAEL T ANDRICK
3865 MORELAND AVE
STOW OH 44224

Analysis Date: February 13, 2023

Property Address: 3865 MORELAND AVENUE STOW, OH 44224

Final

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from Apr 2022 to Mar 2023. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Payment Information | Current: | Effective Apr 06, 2023: |
|----------------------------|-----------------|--------------------------------|
| Principal & Interest Pmt: | 982.52 | 982.52 ** |
| Escrow Payment: | 468.21 | 564.51 |
| Other Funds Payment: | 0.00 | 0.00 |
| Assistance Payment (-): | 0.00 | 0.00 |
| Reserve Acct Payment: | 0.00 | 0.00 |
| Total Payment: | \$1,450.73 | \$1,547.03 |

| Escrow Balance Calculation | |
|-----------------------------------|--------------|
| Due Date: | Jan 06, 2023 |
| Escrow Balance: | 1,086.06 |
| Anticipated Pmts to Escrow: | 1,404.63 |
| Anticipated Pmts from Escrow (-): | 0.00 |
| Anticipated Escrow Balance: | \$2,490.69 |

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

| Date | Payments to Escrow | | Payments From Escrow | | Description | Escrow Balance | |
|----------|--------------------|------------|----------------------|-------------|--------------------------|----------------|----------|
| | Anticipated | Actual | Anticipated | Actual | | Required | Actual |
| | | | | | Starting Balance | 1,404.60 | 6,104.30 |
| Apr 2022 | 468.21 | 1,236.28 | | * | | 1,872.81 | 7,340.58 |
| May 2022 | 468.21 | 618.14 | | * | | 2,341.02 | 7,958.72 |
| Jun 2022 | 468.21 | 618.14 | | * | | 2,809.23 | 8,576.86 |
| Jun 2022 | | | | 1,944.89 | * County Tax | 2,809.23 | 6,631.97 |
| Jul 2022 | 468.21 | 618.14 | 1,641.60 | * | * County Tax | 1,635.84 | 7,250.11 |
| Aug 2022 | 468.21 | 618.14 | | * | | 2,104.05 | 7,868.25 |
| Sep 2022 | 468.21 | 468.21 | | | | 2,572.26 | 8,336.46 |
| Sep 2022 | | | | 4,294.06 | * Escrow Disbursement | 2,572.26 | 4,042.40 |
| Oct 2022 | 468.21 | 468.21 | | | | 3,040.47 | 4,510.61 |
| Nov 2022 | 468.21 | 468.21 | | | | 3,508.68 | 4,978.82 |
| Dec 2022 | 468.21 | 468.21 | | | | 3,976.89 | 5,447.03 |
| Jan 2023 | 468.21 | 468.21 | 2,032.00 | 3,031.00 | * Homeowners Policy | 2,413.10 | 2,884.24 |
| Feb 2023 | 468.21 | | 1,944.89 | 1,798.18 | * County Tax | 936.42 | 1,086.06 |
| Mar 2023 | 468.21 | | | * | | 1,404.63 | 1,086.06 |
| | | | | | Anticipated Transactions | 1,404.63 | 1,086.06 |
| Feb 2023 | | 936.42 | | | | | 2,022.48 |
| Mar 2023 | | 468.21 | | | | | 2,490.69 |
| | \$5,618.52 | \$7,454.52 | \$5,618.49 | \$11,068.13 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 5,618.49. Under Federal law, your lowest monthly balance should not have exceeded 936.42 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 936.42. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

| Date | Anticipated Payments | | Description | Escrow Balance | |
|----------|----------------------|-------------------|-------------------|----------------|----------|
| | To Escrow | From Escrow | | Anticipated | Required |
| | | | Starting Balance | 2,490.69 | 1,693.47 |
| Apr 2023 | 564.51 | | | 3,055.20 | 2,257.98 |
| May 2023 | 564.51 | | | 3,619.71 | 2,822.49 |
| Jun 2023 | 564.51 | | | 4,184.22 | 3,387.00 |
| Jul 2023 | 564.51 | 1,944.89 | County Tax | 2,803.84 | 2,006.62 |
| Aug 2023 | 564.51 | | | 3,368.35 | 2,571.13 |
| Sep 2023 | 564.51 | | | 3,932.86 | 3,135.64 |
| Oct 2023 | 564.51 | | | 4,497.37 | 3,700.15 |
| Nov 2023 | 564.51 | | | 5,061.88 | 4,264.66 |
| Dec 2023 | 564.51 | | | 5,626.39 | 4,829.17 |
| Jan 2024 | 564.51 | 3,031.00 | Homeowners Policy | 3,159.90 | 2,362.68 |
| Feb 2024 | 564.51 | 1,798.18 | County Tax | 1,926.23 | 1,129.01 |
| Mar 2024 | 564.51 | | | 2,490.74 | 1,693.52 |
| | <u>\$6,774.12</u> | <u>\$6,774.07</u> | | | |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,129.01. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,129.01 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,490.69. Your starting balance (escrow balance required) according to this analysis should be \$1,693.47. This means you have a surplus of 797.22.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 6,774.07. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

| | |
|-----------------------------|-----------------|
| Unadjusted Escrow Payment | 564.51 |
| Surplus Amount: | 0.00 |
| Shortage Amount: | 0.00 |
| Rounding Adjustment Amount: | 0.00 |
| Escrow Payment: | <u>\$564.51</u> |

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the original appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
AKRON DIVISION**

| | |
|-----------------|-----------------------|
| In Re: | Case No. 17-50555-amk |
| Jane R. Andrick | Chapter 13 |
| Debtor. | Judge Alan M. Koschik |

CERTIFICATE OF SERVICE

I certify that on February 17, 2023, a true and correct copy of this Notice of Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Michael George, Debtor's Counsel
mgeorge@ohiolegalclinic.com

Keith Rucinski, Trustee
efilings@ch13akron.com

Office of the U.S. Trustee
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Jane R. Andrick, Debtor
3865 Moreland Ave.
Stow, OH 44224

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor